

IN THE UNITED STATES BANKRUPTCY COURT FOR
THE WESTERN DISTRICT OF OKLAHOMA

IN RE: Glenn M. Brown)
 Cynthia D Brown) Case No. 17-13619-JDL
) Chapter 13
DEBTORS.)

MOTION FOR RELIEF FROM AUTOMATIC STAY AND NOTICE OF
INTENT TO SEEK ABANDONMENT OF PROPERTY, AS TO DEBTOR
AND CO-DEBTOR, TENISHA GRIFFIN
WAIVER OF RULE 4001(A) (3)
BRIEF IN SUPPORT THEREOF
AND NOTICE OF OPPORTUNITY FOR HEARING

COMES NOW, Capital One Auto Finance, a division of Capital One, N.A., a creditor in the above-styled bankruptcy proceeding, and moves the Court for an order modifying stay as to Debtor and Co-Debtor, Tenisha Griffin, and abandoning property. In support of its motion, Movant shows the Court as follows:

1. Movant is a secured creditor of the Debtors and Co-Debtor.
2. Movant is the owner and holder of a certain Promissory Note and Security Agreement executed by the Debtor and Co-Debtor covering the following described personal property, to-wit:

2013 Chevrolet Cruze
Vin: 1G1PC5SB6D7316476

Movant's security interest in the Property has been properly perfected as shown by the documents, attached hereto, marked collectively as Exhibit "A" and made a part hereof.

3. The total amount due on the Promissory Note and Security Agreement is \$8,267.66, plus accrued interest and interest accruing until paid in full, plus attorneys fees and costs.

4. The reasonable value of the Property is less than the debt owed against it.

5. The Debtors and Co-Debtor have not provided Movant with adequate protection.

6. The Debtors and Co-Debtor are in default under the terms of their contracts with Movant.

7. The Property is burdensome to the estate, and the automatic stay should be lifted in order that Movant may proceed to foreclose its interest in the Property.

8. Movant will suffer irreparable injury, loss and damage unless the automatic stay is lifted so as to permit Movant to commence with its action to recover said property. The irreparable injury will be a greater accrual of interest on the unpaid principal balance and a potential deterioration of the property without the ability of lender to conduct property preservation efforts. Movant requests that the court waive the provisions of Rule 4001(a)(3) which provides for a stay of fourteen (14) days following the entry of an order granting a motion for relief from stay. The basis for the waiver of the 14 day stay is that the lender will suffer irreparable injury, a greater accrual of interest on the unpaid principal balance and a potential deterioration of the property without the ability of the lender to conduct property preservation efforts.

NOTICE OF OPPORTUNITY FOR HEARING

Your rights may be affected. You should read this document carefully and consult your attorney about your rights and the effect of this document. If you do not want the Court to grant the requested relief, or you wish to have your views considered, you must file a written response or objection to the requested relief with the Clerk of the United States Bankruptcy Court for the Western District of Oklahoma, 215 Dean A. McGee Ave., Oklahoma City, OK 73102 no later than 20 days from the date of filing of this request for relief. You should also mail a file-stamped copy of your response or objection to the undersigned movant/movant's attorney [and others who are required to be served] and file a certificate of service with the Court. If no response or objection is timely filed, the Court may grant the requested relief without a hearing or further notice. The 20 day period includes the 3 days allowed for mailing provided for in Rule 9006(f) Fed. R.Bankr.Proc.

WHEREAS, Capital One Auto Finance, a division of Capital One, N.A. moves the Court for an order modifying the automatic stay as to the Debtors and Co-Debtor and the above described Property, order the abandonment of the Property from the bankruptcy estate, order that the stay of this order provided in Bankruptcy Rule 4001(a)(3) shall not apply, and grant such additional relief as this Court deems equitable.

Capital One Auto Finance, a division of
Capital One, N.A.,

BY: s/Bret D. Davis

BRET D. DAVIS #15079
LAMUN MOCK CUNNYNGHAM & DAVIS, P.C.
5613 N Classen Boulevard
Oklahoma City, Oklahoma 73118-1295
(405) 840-5900
Attorney for Movant
bdavis@lamunmock.com

CERTIFICATE OF SERVICE

I hereby certify that on the 6th day of March, 2019, a true and correct copy of the Motion for Relief and Abandonment of Property was electronically served using the CM/ECF system, namely:

Dekovan L. Bowler

John T. Hardeman
Trustee

United States Trustee

Further I certify that on the 6th day of March, 2019 copies of the Motion to Lift Stay and Abandonment of property were forwarded via U.S. Mail, first class, postage prepaid and properly addressed to the following at the addresses shown below and all parties listed on matrix attached hereto:

Glenn M. Brown
Cynthia D. Brown
4705 Republic Drive
Oklahoma City, OK 73135

Tenisha Griffin
4705 Republic Dr
Oklahoma City, OK 73135

s/Bret D. Davis

EXHIBIT "A"



Form MV
Revised
MVC



OKLAHOMA TAX COMMISSION
MOTOR VEHICLE DIVISION
POST OFFICE BOX 269061
OKLAHOMA CITY, OKLAHOMA 73126

LIEN ENTRY FORM

Debtor Names and Address (Last Name First)

GRIFFIN TENISHA &/OR BROWN GLENN

Name(s)

4705 REPUBLIC DR

Address

OKLA CITY OK 73135

City, State, Zip

DAVID STANLEY DODGE

Secured Party Name

7609 SE 29TH ST

Address

MIDWEST CITY OK 73110

City, State, Zip

CAPITAL ONE AUTO FINANCE

Assignee of Secured Party Name

PO BOX 660068

Address

SACRAMENTO CA 95866

City, State, Zip

THIS LIEN ENTRY FORM COVERS THE FOLLOWING VEHICLE

2013	CHEVROLET	CRUZE
Year	Make	Body Type
6/14/2014		
Date of Security Agreement		

1G1PC5SB6D7316476
Vehicle Identification Number (VIN/HIN)
Original Oklahoma Title Number

Secured Party/Assignee Signature

07/09/2014

Date Executed

Lender must type and print four (4) identical copies of the Lien Entry Form. Type one Lien Entry Form for each vehicle, boat or outboard motor.

One (1) copy to the Oklahoma Tax Commission, one (1) copy to the motor license agent, one (1) copy to the secured party or assignee, one (1) copy attached to the title documents to be given to the debtor.

Notice to Debtor: Oklahoma law requires a new owner to title and register his/her vehicle and pay all taxes and fees due within 30 days of acquiring ownership.

FEES (VEHICLES)	
Lien Entry Fee	\$ 10.00
Title Fee.....	\$ 11.00
Mail Fee.....	\$ 1.50
Total.....	\$ 22.50

FEES (BOATS/MOTORS)	
Lien Entry Fee	\$ 10.00
Title Fee.....	\$ 2.25
Mail Fee.....	\$ 1.50
Total.....	\$ 13.75

OTHER IMPORTANT AGREEMENTS**1. FINANCE CHARGE AND PAYMENTS**

- a. **How we will figure Finance Charge.** We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- b. **How we will apply payments.** We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose.
- c. **How late payments or early payments change what you must pay.** We based the Finance Charge, Total of Payments, and Total Sale Price shown on the front on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- d. **You may prepay.** You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.
- e. **Your right to refinance a balloon payment.** A balloon payment is a scheduled payment that is more than twice as large as the average of your earlier scheduled payments. If you are buying the vehicle primarily for personal, family or household use, you have the right to refinance the balloon payment when due without penalty. The terms of the refinancing will be no less favorable to you than the terms of this contract. This provision does not apply if we adjusted your payment schedule to your seasonal or irregular income.

2. YOUR OTHER PROMISES TO US

- a. **If the vehicle is damaged, destroyed, or missing.** You agree to pay all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
- b. **Using the vehicle.** You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage fees, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.
- c. **Security interest.**
 - You give us a security interest in:
 - The vehicle and all parts or goods put on it;
 - All money, goods received (proceeds) for the vehicle;
 - All insurance, maintenance, service, or other contracts we finance for you; and
 - All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from these contracts.

This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.

- d. **Insurance you must have on the vehicle.** You agree to have physical damage insurance covering loss or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium of the insurance and a finance charge computed at the Annual Percentage Rate shown on the front of this contract. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.
- e. **What happens to returned insurance, maintenance, service, or other contract charges.** If we get a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.

3. IF YOU PAY-LATE OR BREAK YOUR OTHER PROMISES

- a. **You may owe late charges.** You will pay a late charge on each late payment as shown on the front. Acceptance of a late payment does not excuse your late payment or mean that you may keep making late payments.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The preceding NOTICE applies only to goods or services obtained primarily for personal, family, or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

ARBITRATION PROVISION**PLEASE REVIEW - IMPORTANT - AFFECTS YOUR LEGAL RIGHTS**

1. **EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN US DECIDED BY ARBITRATION AND NOT IN COURT OR BY JURY TRIAL.**
2. **IF A DISPUTE IS ARBITRATED, YOU WILL GIVE UP YOUR RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON ANY CLASS ACTION, AND YOU MAY HAVE AGAINST US INCLUDING ANY RIGHT TO CLASS ARBITRATION OR ANY CONSOLIDATION OF INDIVIDUAL ARBITRATIONS.**

3. DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION ARE GENERALLY MORE LIMITED THAN IN A LAWSUIT, AND OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.

Any claim or dispute, whether in contract, tort, statute or otherwise (including the interpretation and scope of this Arbitration Provision, and the arbitrability of the claim or dispute), between you and us or our employees, agents, successors or assigns to you, credit applicants, customers, or others involved in the transaction, or any claim arising from or related to any such claim or dispute, which you do not sign this contract shall, at your or our election, be resolved by neutral, binding arbitration and not by a court action. If federal law provides that a claim or dispute is not subject to binding arbitration, this Arbitration Provision shall not apply to such claim or dispute. Any claim or dispute is to be arbitrated by a single arbitrator on an individual basis and not as a class action. You expressly waive any right you may have to arbitrate a class action. You may choose to arbitrate your dispute in accordance with the National Arbitration Foundation's or American Arbitration Association's rules for arbitration, as they may be modified from time to time. You may also choose to arbitrate your dispute in accordance with the rules of another arbitration organization. You may also choose to arbitrate your dispute in accordance with the rules of the American Bar Association's Arbitration Panel. Arbitration subject to the arbitration subject to our approval. You may get a copy of the rules of an arbitration organization by contacting the organization or visiting its website. Arbitrators shall be attorneys or retired judges and shall be selected pursuant to the applicable rules. The arbitrator shall apply governing substantive law and the applicable statute of limitations. The arbitration hearing shall be conducted in the federal district in which you reside unless the Seller-Creditor is a party to the arbitration. Arbitration hearing fees, including filing fees, administrative fees, and any other fees or expenses of the arbitration, including, but not limited to, attorney's fees, witness fees, and expert fees, shall be paid by the party who elected arbitration. The parties shall split the arbitration, service or case management fee and your arbitrator or hearing fees all up to a maximum of \$3,000, unless the law or the rules of the chosen arbitration organization require us to pay more. The amount we pay may be reimbursed in whole or in part by decision of the arbitrator if the arbitrator finds that any of your claims are frivolous under applicable law. Each party shall be responsible for its own attorney, expert and other fees, unless awarded by the arbitrator. No attorney fees or other fees shall be awarded to you unless the arbitrator finds that your claim is valid and enforceable. Arbitration Panel shall consist of one arbitrator appointed by the Federal Arbitration Act (9 U.S.C. § 1 et seq.) and not by any state law concerning arbitration. Any award by the arbitrator shall be in writing and will be final and binding on all parties, subject to any limited right to appeal under the Federal Arbitration Act.

You and we retain the right to seek remedies in small claims court for disputes or claims which occur in jurisdiction. Unless such action is handled, non-jury trial, and non-binding arbitration, the right to arbitrate by user and help remediate such disputes or claims, or to file a action to recover the vehicle, to recover a deficiency balance, or for individual injunctive relief. Any court having jurisdiction may enter judgment on the arbitrator's award. This Arbitration Provision shall survive any termination, payoff or transfer of this contract. If any part of this Arbitration Provision, other than waivers of class action rights, is deemed or found to be unenforceable for any reason, the remainder shall remain enforceable. If a waiver of class action rights is deemed or found to be unenforceable for any reason in a case in which class action allegations have been made, the remainder of this Arbitration Provision shall be unenforceable.

Label Matrix for local noticing
1087-5
Case 17-13619
Western District of Oklahoma
Oklahoma City
Tue Feb 26 09:52:20 CST 2019

Conn Appliances Inc
c/o Becket & Lee LLP
PO Box 3002 Dept Conns
Malvern, PA 19355-0702

Capital One Auto Finance c/o AIS Portfolio S
fka AIS Data Services
dba Ascension Capital Group
4515 N Santa Fe Ave Dept APS
OKC, OK 73118-7901

Capital One Auto Finance, a division of Capi
P.O. Box 165028
Irving, TX 75016-5028

Oklahoma Tax Commission
General Counsel's Office
100 N. Broadway Ave., Ste 1500
Oklahoma City, OK 73102-8601

Peritus Portfolio Services II, LLC/ Wollemi
PO Box 141419
Irving, TX 75014-1419

Synchrony Bank
c/o PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

USBC Western District of Oklahoma
215 Dean A. McGee
Oklahoma City, OK 73102-3426

ACCOUNT MANAGEMENT RESOURCES
P.O BOX 60607
2915 Classen Blvd. #100
Oklahoma City OK 73106-5452

ADT ALARM SYSTEMS
800 N BROADWAY
Oklahoma City OK 73102-6009

ALLIANCEHEALTH MIDWEST
P.O. Box 405970
Atlanta GA 30384-5970

ALLY FINANCE
P.O. Box 380901
Minneapolis MN 55438-0901

AMAZON / GECRB
P.O. BOX 960013
Orlando FL 32896-0013

Ally Financial
PO Box 130424
Roseville MN 55113-0004

BAPTIST HEALTH MEDICAL CENTER-LITTLE ROC
Attn: Billing Department
9601 Baptist Health Drive
Little Rock AR 72205-6321

CAPITAL ONE
PO BOX 650007
Dallas TX 75265-0007

CHARLES E. WADSACK
Attorney at Law
415 West Gray
Norman OK 73069-7117

CHASE
D.B.A Slate
P.O. Box 15298
Wilmington DE 19850-5298

CHRYSLER CAPITAL
8585 North Stemmons Freeway
Suite 1100-N
Dallas TX 75247-3822

COMMUNITY HEALTH
P.O. BOX 1433
Lowell AR 72745-1433

CONN'S
P.O. BOX 815867
Dallas TX 75381-5867

(p) SECURITY FINANCE CENTRAL BANKRUPTCY
P O BOX 1893
SPARTANBURG SC 29304-1893

CREDIT BUREAU SERVICES
123 WEST 7TH STREET
Stillwater OK 74074-4068

CREDIT FIRST N A
PO BOX 818011
CLEVELAND, OH 44181-8011

CREDIT FIRST NATL ASSOC
P.O. Box 81315
Cleveland OH 44181-0315

CREDIT ONE BANK USA
P.O. Box 30281
Salt Lake City UT 84130-0281

Capital One Auto Finance, c/o Ascension Capi
P.O. Box 201347
Arlington, TX 76006-1347

Capital One, N.A.
c/o Becket and Lee LLP
PO Box 3001
Malvern PA 19355-0701

Chrysler Capital
1601 Elm St., Ste. 800
Dallas, TX 75201-7260

DEACONESS HOSPITAL
P.O. BOX 8422350
Dallas TX 75284-2350

DIAGNOSTIC RADIOLOGY CONSULT
4300 West Memorial Road
Oklahoma City OK 73120-8304

DIGESTIVE DISEASE SPECIALISTS
PO BOX 7316
Edmond OK 73083-7316

DLO
P.O. Box 676068
Dallas TX 75267-6068

EMER PHYS OF MIDWEST CITY, LLC
PO BOX 96408
Oklahoma City OK 73143-6408

EMERG PHYS OF MIDWEST CITY
Attn: Billing
2825 Parklawn Drive
Oklahoma City OK 73110-4201

Emergency Physicians of Mid-America, PC
PO Box 1123
Minneapolis, MN 55440-1123

Emergency Services of Oklahoma, PC
PO Box 1123
Minneapolis, MN 55440-1123

HCFS HEALTHCARE FINANCIAL SERVICE
PLANTATION BILLING CENTER
P.O. Box 459077
Fort Lauderdale FL 33345-9077

HIBDON TIRES
CREDIT FIRST NATIONAL ASSOCIATION
P.O. BOX 81344
Cleveland OH 44188-0001

HRRG
P.O. BOX 5406
Cincinnati OH 45273-7942

INTELLI HEART SERVICE, INC
10850 Wilshire Blvd., Ste. 740
Los Angeles CA 90024-4325

(P) INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

KOHL'S DEPARTMENT STORE
PO Box 3115
Milwaukee WI 53201-3115

LARSEN MUSIC
4001 NW 63rd Street
Oklahoma City OK 73116-1984

LVNV Funding, LLC its successors and assigns
assignee of Arrow Financial Services,
LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587
MATHIS BROTHERS CREDIT
PO BOX 270600
Oklahoma City OK 73137-0600

LVNV Funding, LLC its successors and assigns
assignee of MHC Receivables, LLC and
FNBm, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587
MBF, LLC
PO BOX 270600
OKLAHOMA CITY, OK 73137-0600

MATHIS BROTHERS CREDIT
3434 W RENO AVENUE
Oklahoma City OK 73107-6196

MCBRIDE ORTHOPEDIC HOSPITAL
P.O. BOX 268981
Oklahoma City OK 73126-8981

MERCY HOSPITAL OKLAHOMA CITY
Attn: Billing Department
1730 E. Portland Street
Springfield MO 65804-1311

MIDWEST CITY PHYS MGMENT, LLC
PASI
P.O. Box 68
Brentwood TN 37024-0068

OKLAHOMA CITY CLINIC
701 NE 10TH
Oklahoma City OK 73104-5033

OKLAHOMA CITY CLINIC
P.O. BOX 57825
Oklahoma City OK 73157-7825

OKLAHOMA HEART HOSPITAL
ATTN: BUSINESS OFFICE
4700 Gaillaria Parkway
Oklahoma City OK 73142-1838

OKLAHOMA NATURAL GAS
PO BOX 21019
TULSA, OK 74121-1019

OKLAHOMA TAX COMMISSION
Office of the General Counsel
100 North Broadway Ave
Suite 1500
Oklahoma City OK 73102-8601

ORTHOPEDIC ASSOCIATES, INC
P.O. BOX 21228 DEPT # 141
Tulsa OK 74121-1228

PASI
ATTN:PCU
P.O. BOX 68
Brentwood TN 37024-0068

PAYPAL P.O. Box 105658 Atlanta GA 30348-5658	PLANTATION BILLING CENTER P.O. Box 189016 Fort Lauderdale FL 33318-9016	PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541-1021
PROFESSIONAL ACCOUNT SERVICES P.O. BOX 188 Brentwood TN 37024-0188	PULMONARY AND SLEEP MEDICINE Attn: Billing Office 2801 Parklawn Drive, Suite 301 Oklahoma City OK 73110-4230	Peritus Portfolio Services II LLC Wollemi Acquisitions LLC PO Box 141419 Irving TX 75014-1419
(p)PORTFOLIO RECOVERY ASSOCIATES LLC PO BOX 41067 NORFOLK VA 23541-1067	Quantum3 Group LLC as agent for MOMA Funding LLC PO Box 788 Kirkland, WA 98083-0788	SERVANT MEDICAL IMAGING OF YUKON P.O. Box 1907 Greenville TX 75403-1907
SFC-Central Bankruptcy P.O. Box 1893 Spartanburg, SC 29304-1893	SLEEP REMEDIES 2833 N.W. 173rd Street Edmond OK 73012-6794	SPRINT 6391 Sprint Parkway Overland Park KS 66251-4300
SSM HEALTH ST. ANTHONY HOSPITAL P.O. BOX 505135 Saint Louis MO 63150-5135	ST ANTHONY 1145 Corporate Lake Drive Saint Louis MO 63132-2907	(p)TULSA ADJUSTMENT BUREAU INC 2448 E 81ST ST SUITE 4700 TULSA OK 74137-4293
TINKER FEDERAL CREDIT UNION PO BOX 45750 Tinker AFB OK 73145-0750	US Department of Education PO BOX 16448 St. Paul, MN 55116-0448	US Dept of EducationMOHELA 633 Spirit Dr Chesterfield, MO 63005-1243
United States Trustee United States Trustee 215 Dean A. McGee Ave., 4th Floor Oklahoma City, OK 73102-3479	(p)WELLS FARGO BANK NA WELLS FARGO HOME MORTGAGE AMERICAS SERVICING ATTN BANKRUPTCY DEPT MAC X7801-014 3476 STATEVIEW BLVD FORT MILL SC 29715-7203	WORKS & LENTZ 3030 NW EXPRESSWAY, SUITE 225 Oklahoma City OK 73112-5434
Wells Fargo Bank, N.A. Default Document Processing N9286-01Y 1000 Blue Gentian Road Eagan, MN 55121-7700	Cynthia D. Brown 4705 Republic Drive Oklahoma City, OK 73135-3140	Dekovan L. Bowler Bowler & Associates 8333 SE 15th St Midwest City, OK 73110-8145
Glenn M. Brown 4705 Republic Drive Oklahoma City, OK 73135-3140	John T. Hardeman PO Box 1948 Oklahoma City, OK 73101-1948	

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Jefferson Capital Systems LLC
PO Box 7999
Saint Cloud, MN 56302-9617

CONTINENTAL CREDIT
4607 S EAST 29TH
Del City OK 73115

IRS
P.O. Box 21126
Philadelphia PA 19114-0326

(d) Jefferson Capital Systems LLC
PO Box 7999
Saint Cloud MN 56302-9617

Portfolio Recovery Associates, LLC
POB 41067
Norfolk VA 23541

(d) SECURITY FINANCE
1200 South Air Depot Blvd.
Midwest City OK 73110

TAB SERVICES
1754 UTICA QUARE
PO BOX 52039
Tulsa OK 74152

WELLS FARGO HOME MORTGAGE
8480 Stagecoach Circle
Frederick MD 21701

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) Wells Fargo Bank, N.A.

(d) Capital One Auto Finance, a division of Ca
PO Box 165028
Irving TX 75016-5028

(d) Conn Appliances, Inc.
c/o Becket and Lee LLP
PO Box 3002
Dept Conns
Malvern PA 19355-0702

End of Label Matrix	
Mailable recipients	85
Bypassed recipients	3
Total	88